

**Information to identify the case:**

Debtor 1:	<b>Brian Charles Smith</b>	Social Security number or ITIN:	xxx-xx-4401
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:		Social Security number or ITIN:	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter:	7 5/18/22
Case number:	22-10228-TPA		

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Brian Charles Smith	
2. All other names used in the last 8 years		
3. Address	1737 High Street Erie, PA 16509	
4. Debtor's attorney Name and address	Daniel P. Foster Foster Law Offices 1210 Park Avenue Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
5. Bankruptcy trustee Name and address	Joseph B. Spero 3213 West 26th Street Erie, PA 16506	Contact phone 814-836-1011 Email: sperolaw@neohio.twcbc.com

**For more information, see page 2 >**

Debtor **Brian Charles Smith**

Case number **22-10228-TPA**

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 814-464-9740  Date: 6/16/22
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>July 20, 2022 at 08:30 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	<b>Filing deadline: 9/19/22</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors  No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

In re:  
Brian Charles Smith  
Debtor

Case No. 22-10228-TPA  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Jun 16, 2022

User: auto  
Form ID: 309A

Page 1 of 3  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2022:**

Recip ID	Recipient Name and Address
db	+ Brian Charles Smith, 1737 High Street, Erie, PA 16509-1965
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15482989	+ Erie Federal Credit Union, Attn: Bankruptcy, 3503 Peach Street, Erie, PA 16508-2741
15482991	+ FNB Consumer Discount Company, 2501 West 12th Street, Erie, PA 16505-4527
15482992	+ Gateway One Lending & Finance, Attn: Bankruptcy, 175 North Riverview Dr, Suite 100, Anaheim, CA 92808-1225
15482997	+ Tendto Credit Union, 1129 State Street, Erie, PA 16501-1911

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dan@mrdebtbuster.com	Jun 16 2022 23:37:25	Daniel P. Foster, Foster Law Offices, 1210 Park Avenue, Meadville, PA 16335
tr	+ EDI: QJBSPERO.COM	Jun 17 2022 03:38:00	Joseph B. Spero, 3213 West 26th Street, Erie, PA 16506-2507
smg	EDI: PENNDEPTREV	Jun 17 2022 03:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 16 2022 23:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 17 2022 03:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 16 2022 23:37:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	Jun 16 2022 23:37:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: RECOVERYCORP.COM	Jun 17 2022 03:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15482986	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 16 2022 23:37:00	Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02940
15482982	+ EDI: CAPITALONE.COM	Jun 17 2022 03:38:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15482984	+ EDI: CITICORP.COM	Jun 17 2022 03:38:00	Citibank, Attn: Bankruptcy, P.O. Box 790034, St Louis, MO 63179-0034
15482985	+ EDI: CITICORP.COM	Jun 17 2022 03:38:00	Citibank/The Home Depot, Attn: Bankruptcy, Po Box 790034, St Louis, MO 63179-0034

District/off: 0315-1

User: auto

Page 2 of 3

Date Rcvd: Jun 16, 2022

Form ID: 309A

Total Noticed: 25

15482987	+ EDI: WFNNB.COM	Jun 17 2022 03:38:00	Comenity Bank/Big Lots, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15482988	+ EDI: DISCOVER.COM	Jun 17 2022 03:38:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
15482990	+ Email/Text: cashiering-administrationservices@flagstar.com	Jun 16 2022 23:37:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
15482993	+ Email/Text: bankruptcy@huntington.com	Jun 16 2022 23:37:00	Huntington National Bank, Attn: Bankruptcy, Po Box 340996, Columbus, OH 43234-0996
15482983	EDI: JPMORGANCHASE	Jun 17 2022 03:38:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15482994	+ Email/Text: bankruptcy@marinerfinance.com	Jun 16 2022 23:37:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15483284	+ EDI: RECOVERYCORP.COM	Jun 17 2022 03:38:00	Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15482995	+ EDI: RMSC.COM	Jun 17 2022 03:38:00	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
15482996	+ EDI: RMSC.COM	Jun 17 2022 03:38:00	Synchrony/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FLAGSTAR BANK, FSB

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FLAGSTAR BANK FSB bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Brian Charles Smith dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Joseph B. Spero	sperolaw@neohio.twcbc.com jspero@ecf.axosfs.com;legalmom18@hotmail.com

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: Jun 16, 2022

Form ID: 309A

Total Noticed: 25

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

TOTAL: 4